



Order Filed on December 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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d/b/a Christiana Trust, not individually but as trustee for  
Premium Mortgage Acquisition Trust, its successors  
and/or assigns

In Re:

Kenneth E. Duncan

Deborah A. Duncan

CASE NO. 16-29439-MBK

Chapter: 13

Hearing: 12/11/18

Judge: Michael B. Kaplan

**ORDER RESOLVING DEBTOR'S MOTION  
TO REINSTATE STAY AS TO WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A  
CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PREMIUM  
MORTGAGE ACQUISITION TRUST**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**.

**DATED: December 20, 2018**

A handwritten signature of Michael B. Kaplan in black ink, consisting of the first name and last name in a cursive script.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Kenneth E. Duncan and Deborah A. Duncan

Case No: 16-29439-MBK

Caption of Order: Order Resolving Debtors' Motion to Reinstate the Automatic Stay as to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust

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Upon consideration of the Debtor's motion (filed at docket number 62) to reinstate the automatic stay as to secured creditor, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust (hereinafter "Wilmington Savings"), and the opposition filed by Wilmington Savings (at docket number 63), and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. The Order granting relief from stay at docket number 60 is **VACATED**.
2. The automatic stay as to 24 Dorchester Court, Hillsborough NJ 08869 is reimposed effective as of the date of this Order.
3. As of December 11, 2018, the Debtors are due post-petition for the regular monthly payment of \$1,275.25 due November 1, 2018 and the regular monthly payment of \$1,275.25 due December 1, 2019.
4. The Debtors shall cure the arrears as follows:
  - a) The debtor will make a payment of \$1,275.25 by 12/17/18,
  - b) The debtor will make a payment of \$1,275.25 by 12/26/18
5. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$500.00 for attorney's fees incurred by Movant in the defense of Debtor's motion.

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for Pretium Mortgage Acquisition Trust

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6. **Default Clause:** If the Debtors should default and fail to make the payments stated in paragraph 4 herein, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 U.S.C. §362(a) with respect to the realty commonly known as 24 Dorchester Court, Hillsborough NJ 08869. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the Trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.